

City of Chelsea – a Few Demographics

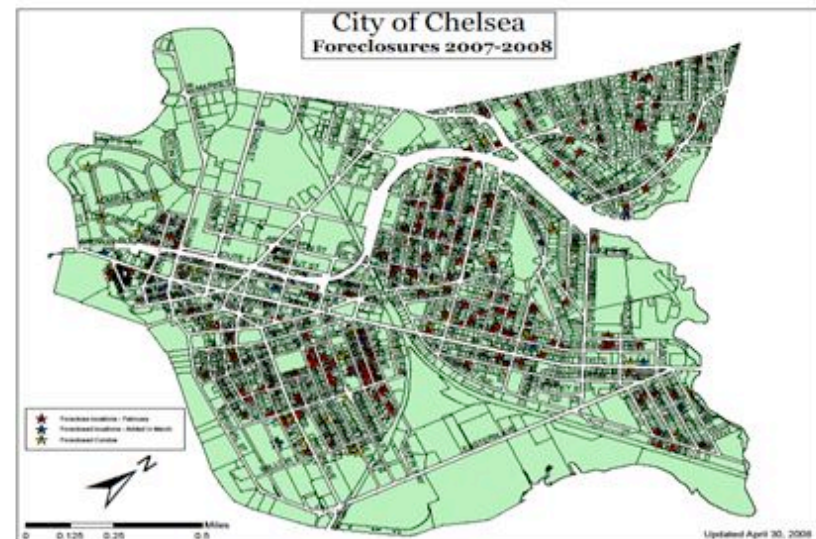


- Chelsea has 35,649 people and 12,000 housing units based on the 2010 Census.
- The City is 2 square miles with most residential structures in only 60% of the area.
- It is a majority-minority city, 62% of the population is of Hispanic or Latino origin and 10% is either Black or Asian.
- Almost one- half of Chelsea residents are immigrants, and they come from over 100 different countries.
- Sixty- five percent of Chelsea people have high school degrees but only 13% have graduated from college.

- Twenty- five percent are below the poverty level. The per capita income is \$18,000 and the median household income is \$40,000.
- Eighty- five percent of the housing stock is located in multi-unit buildings, most are between two and six units.
- Eighteen percent of the housing stock is restricted for affordable housing.
- By 2005 Chelsea was one of the few communities in the Boston metropolitan area that saw a significant increase in minority homeownership.
- In 2008 the foreclosure crisis had almost wiped these gains out because at its peak 30% of Chelsea's housing stock was in foreclosure.

- Chelsea is young. Over 25% of the City is under 18.
- The Chelsea Public School System has 6000 students. Eighty-two percent of them speak English as a second language and 77% are on a free or reduced lunch.
- Almost twenty percent of Chelsea's students are English Language Learners.
- Seventeen percent of Chelsea's students leave the system to be replaced by new children every year.
- Less than 20% of Chelsea's students start and finish school in the same system.

Fair Housing in Chelsea is about decent, stable and affordable housing





Minority homeowners in Chelsea were the most likely families to obtain predatory loans between 2002 and 2006.

They lost their homes at a much higher rate than non minority owners during the foreclosure crisis.

Today we are beginning to see new minority ownership, but mortgage rates for Chelsea buyers are higher than many other communities.

And much of the housing stock for sale has serious deferred maintenance.

Fair housing is homeownership education and renovated homes for sale.

Fair Housing is about creating Neighborhoods of Choice



Like many cities, Chelsea has experienced significant decline in the last several decades. As an immigrant City, many come here first but leave quickly. A significant number of people live here for less than two years. In order to bring our City back we need resources so that people choose to stay here.









In urban neighborhoods that have historically suffered from disinvestment, creating communities that all kinds of people want to live in is an important part of mitigating past discrimination.

NORTH BELLINGHAM HILL REVITALIZATION PLAN

OCTOBER 2009

A model of collaboration
between residents, the City of
Chelsea, and Chelsea
Neighborhood Developers.



community design resource center
of Boston

Fair Housing is about Neighborhood Self-Determination

To create and improve neighborhoods in urban cities, existing residents have to be Important stakeholders In every way.

In Chelsea community engagement includes involvement in long term planning as well as civic participation.

As we work to better our community it is important that we make sure our existing residents will not be displaced by all the work they have done.

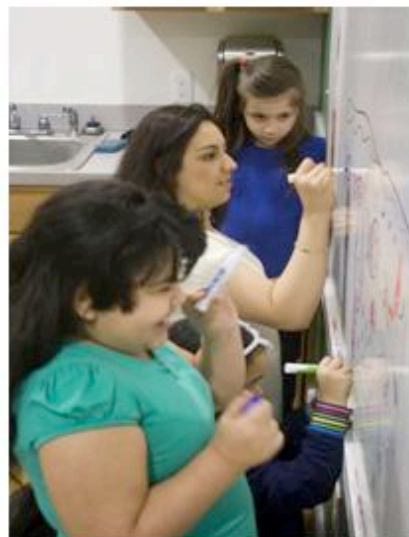
Healthy neighborhoods are diverse socially and economically.



We want to build stable and long term housing for our families, so they can stay in our city, graduate from our schools and take advantage of the opportunities that they are helping to create.



Fair Housing in Chelsea is about Creating Opportunity



Chelsea is creating opportunity for our existing residents. We are a community that has affordable child care, after school tutoring and other supports that help our students get to college, We have ESOL classes, Citizenship classes, job training, and other programs that help families increase their economic self-sufficiency.

Fair Housing in Chelsea is about Building Amenities



Market Basket #32 Chelsea, MA. Store Relocation
RMD, INC.

The Chelsea Community is making sure all of its citizens have access to well-built Parks and green space. We are making The waterfront open for all residents. We are encouraging businesses to provide affordable and healthy food as well as other Retail services to increase overall quality of life.



